

# Your monthly mortgage statement

To obtain information about your account:  
Visit: [www.MortgageQuestions.com](http://www.MortgageQuestions.com)  
Call toll free: 1-888-820-6474  
Email us: [CustomerCare@mortgagefamily.com](mailto:CustomerCare@mortgagefamily.com)  
Fax: 1-856-917-8300

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KATHRYN M FORREST



CRANSTON, RI 02920-6012

Loan number: 7141648944

Payment Due Date: 2/1/2020

**Amount Due: \$2,063.60**

If payment is received after 2/1/2020, a \$54.04 late fee will be charged.

Statement Date: 1/2/2020

Account Information	
Property Address	BRISTOL, RI 02909-2122
Outstanding Principal Balance (not payoff amount)	\$323,940.45
Current Interest Rate	2.0000%
Prepayment Penalty	No
Escrow Balance	\$321.78
Suspense Balance	\$0.00

Explanation of Amount Due	
Principal	\$541.19
Interest	\$539.90
Escrow (for Taxes and Insurance)	\$905.51
Optional Products/Other	\$0.00
<b>Regular Monthly Payment</b>	<b>\$1,986.60</b>
Total New Fees and Charges	\$7.50
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$7.50
Assessed Expenses	\$77.00
Past Due Payment(s)	\$0.00
<b>Total Amount Due</b>	<b>\$2,063.60</b>

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$540.29	\$540.29
Interest	\$540.80	\$540.80
Escrow (Taxes and/or Insurance)	\$905.51	\$905.51
Fees	\$7.50	\$7.50
Optional Products	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
<b>Total</b>	<b>\$1,994.10</b>	<b>\$1,994.10</b>

## Important Messages

You are currently due for the 2-1-2020 payment. Your last full payment was applied to the payment due 1-1-2020.

\*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Transaction Activity		Principal (\$)	Interest (\$)	Escrow (\$)	Late Charges, Shortages & Fees (\$)	Suspense & Other (\$)	Optional Products (\$)	Total (\$)
Date	Description							
12/19	Assessed Expense - RECORDING FEE	\$0.00	\$0.00	\$0.00	\$0.00	\$77.00	\$0.00	\$0.00
01/02	01/02 Payment	\$540.29	\$540.80	\$905.51	\$0.00	\$0.00	\$0.00	\$1,986.60
01/02	01/02 Payment	\$0.00	\$0.00	\$0.00	\$7.50	\$0.00	\$0.00	\$7.50
01/02	Hazard Insurance AMERICAN SECURITY INS CO	\$0.00	\$0.00	\$254.17	\$0.00	\$0.00	\$0.00	\$254.17
01/02	SpreadPay Assessed	\$0.00	\$0.00	\$0.00	-\$7.50	\$0.00	\$0.00	\$0.00

## Important Information

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

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Complete this coupon, tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH Mortgage Services.

Loan number: 7141648944  
KATHRYN M FORREST

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PHH Mortgage Services  
P.O. BOX 37145R  
PITTSBURGH, PA 15250-7458

If you're paying more than the amount due, please tell us when you want us to apply the extra amount. If we do not receive your instructions, we'll apply the extra amount first to unpaid late charges and then to principal.

Extra principal	\$
Extra escrow	\$
Unpaid late charges	\$
Other (specify)	\$
<b>Total check enclosed</b>	<b>\$</b>

EXHIBIT 1

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PHH Mortgage Services will perform servicing activities for your mortgage loan.

#### Pay by phone or web:

You can make your payment by phone at 1-877-729-3273 or visit the website shown on the front of this statement to make a Speedpay payment. You may also make one time additional principal payments as long as your account is current. To have your payment or additional principal post the same business day, your payment must be completed by 8:00 pm ET, Monday through Friday. Please note a fee may apply.

#### How we process your payment

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement.

#### Can I pay additional principal at any time?

Yes. Additional principal payments can be deducted with your Direct Debit monthly payment from your designated checking or savings account. The payment coupon on your statement also allows you to indicate an additional principal payment with your monthly payment.

You can also make a one-time additional principal payment by mailing a check to:

Payment Processing  
P.O. Box 371458  
Pittsburgh, PA 15250-7458

Please make sure to put both your account number and indicate "Principal Only" in the memo section of your check. Your account must be current in order to make an additional principal payment.

#### Receipt and Crediting of Payments

Payments received Monday-Saturday at the address on the payment coupon provided will be credited the date of receipt if 1) in US dollars in the form of a check drawn on a US Bank, and 2) received in the envelope provided with the payment coupon enclosed. All other mailed payments are considered to be non-conforming and may not be credited for up to 5 business days. Please write your loan number on your check and do not send cash or attach your check to the payment coupon. Payments that otherwise comply with the 2 criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day.

#### Information about taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bills to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to:

PHH Mortgage Services  
Attention: Tax Department  
P.O. Box 24665  
West Palm Beach, FL 33416-4665

For information about your escrow account, such as the date taxes were paid, the amount of taxes paid, or the property description used for tax purposes, visit the website shown on the front of this statement.

#### Information about hazard insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and deductible amounts.

The coverage must include homeowner/fire, windstorm and earthquake coverage if required. If your home is located in a FEMA-designated flood zone, you will also be required to maintain appropriate flood insurance.

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If you have an escrow account, the entire premium for your hazard insurance will be paid from your escrow account. If you do not have an escrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this information, we'll obtain hazard insurance at your expense. The coverage we obtain may not be comparable to a policy that you would choose.

#### Contact information for general insurance

Mailing address: Phone: 1-888-882-1855  
PHH Mortgage Services Fax: 1-937-525-4210  
Attention: Insurance Department P.O. Box 5954  
Springfield, OH 45501-5954

#### Contact information for property damage and loss draft checks

Mailing address: Phone: 1-888-882-1855  
PHH Mortgage Services  
Attention: Loss Draft Department  
P.O. Box 7458 Springfield, OH 45501-7458

For insurance updates, visit [www.mycoverageinfo.com](http://www.mycoverageinfo.com) and enter PIN CM954.

#### Requests for Information and Notices of Error, including Qualified Written Requests

If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Requests, you must use the address below and include your name, your mortgage loan account number, property address and a statement of either the information you are requesting or the error you believe has occurred:

PHH Mortgage Services  
P.O. Box 66002  
Lawrenceville, NJ 08648

#### Fees

The following is a list of fees we charge for the services indicated. We may charge a fee for this service where permitted by applicable law. Additional fees may apply for services not listed. For additional information regarding fees, you may contact us at the number on the front of your statement.

Loan History	\$0 - \$10.00
Returned Payment Fee	\$0 - \$50.00
Paying by Phone or Web	\$0 - \$17.50
Lien Release	Varies by State
Wire Fee	\$0 - \$25.00
Certified Mail Fee	\$0 - \$7.30
Payoff Quote	\$0 - \$30.00

#### Important Bankruptcy Information

If your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and/or is notice of the creditor's intent to enforce a lien against the property and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

#### Information about Mortgage Counseling or Assistance

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-568-4287 or visit [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm).

Additional educational resources are available at Fannie Mae's Know Your Options website, <https://www.knowyouroptions.com/>.

Additional payment assistance options are also available by contacting PHH Mortgage Services.

#### State Disclosures

California Property Owners — An escalation hotline has been established for California consumers with concerns about their mortgage account. The toll-free hotline is available at 877-726-5793. Also, if you would like to request an accounting of your escrow account pursuant to California Civil Code Section 2954, you may contact us to request this information.

#### Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)

Address (number and street)

Suite no.

City

State

Zip Code

Home telephone

Business telephone

Extension

E-mail address